

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Marcelles Rudolph Toussaint  
Debtor

Case No. 18-03915-MJC  
Chapter 13

District/off: 0314-5  
Date Rcvd: May 12, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2023:**

Recip ID	Recipient Name and Address
db	+ Marcelles Rudolph Toussaint, 151 Pinewood Dr. N, E.Stroudsburg, PA 18302-8677
5109206	+ Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005
5109209	+ Martha Von Rosenstiel, P.C., 649 South Ave., Ste. 7, Secane, PA 19018-3541
5172709	+ Michael A. Gaul, KingSpry, One West Broad Street, Suite 700, Bethlehem, PA 18018-5717
5109210	+ Middle Smithfield Township, Sewer Department, 147 Municipal Drive, E. Stroudsburg, PA 18302-9519
5109214	++ SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court; Seterus, 14523 SW Millikan Way, Suite 200, Beaverton, OR 97005
5109215	Seterus, P.O. Box 54420, Hartford, CT 06143-1077
5116220	+ Seterus, Inc., as the authorized subservicer for F, Martha E. Von Rosenstiel, P.C., 649 South Avenue, Secane, PA 19018-3541
5172710	+ Township of Middle Smithfield, Michael A. Gaul, Esquire, KING SPRY HERMAN FREUND & FAUL, LLC, One West Broad Street, Suite 700, Bethlehem, PA 18018-5783

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	May 12 2023 18:39:00	Nissan-Infinity LT LLC fka Nissan-Infiniti LT c/o, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
5109203	+ EDI: TSYS2	May 12 2023 22:36:00	Barclays, Card Services, P.O. Box 8802, Wilmington, DE 19899-8802
5131218	Email/PDF: resurgentbknotifications@resurgent.com	May 12 2023 18:45:16	CACH, LLC its successors and assigns as assignee, of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5128153	Email/PDF: resurgentbknotifications@resurgent.com	May 12 2023 18:45:12	CACH, LLC its successors and assigns as assignee, of General Electric Capital Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5109207	+ EDI: CITICORP.COM	May 12 2023 22:36:00	Macy's, Attn: Bankruptcy Processing, PO Box 8053, Mason, OH 45040
5135455	EDI: Q3G.COM	May 12 2023 22:36:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5109205	EDI: IRS.COM	May 12 2023 22:36:00	Internal Revenue Service, Special Procedures Branch, PO Box 7346, Philadelphia, PA 19101-7346
5109204	EDI: JPMORGANCHASE	May 12 2023 22:36:00	Chase, PO Box 15298, Wilmington DE 19850
5214212	+ Email/Text: nsm_bk_notices@mrc cooper.com	May 12 2023 18:39:00	Nationstar Mortgage LLC, dba Mr. Cooper, Post Office Box 619094, Dallas, TX 75261-9094
5214213	+ Email/Text: nsm_bk_notices@mrc cooper.com		

5134630	EDI: MAXMSAIDV	May 12 2023 18:39:00	Nationstar Mortgage LLC, dba Mr. Cooper, Post Office Box 619094, Dallas, TX 75261-9741, Nationstar Mortgage LLC, dba Mr. Cooper, Post Office Box 619094, Dallas, TX 75261-9094
5109211	EDI: MAXMSAIDV	May 12 2023 22:36:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
5113652	Email/Text: NissanBKNotices@nationalbankruptcy.com	May 12 2023 22:36:00	Navient U S. Dept of Education Loan Serv, P.O. Box 9635, Wilkes-Barre, PA 18773-9635
5109212	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	May 12 2023 18:39:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
5404554	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	May 12 2023 18:39:00	Nissan Motor Acceptance Corp, P.O. Box 660360, Dallas, TX 75266-0360
5109213	EDI: PENNDEPTREV	May 12 2023 18:39:00	Nissan-Infiniti LT, PO Box 9013, Addison, Texas 75001-9013
5109213	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 12 2023 22:36:00	PA Dept. of Revenue, Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0496
5109748	+ EDI: RECOVERYCORP.COM	May 12 2023 18:40:00	PA Dept. of Revenue, Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0496
5109216	EDI: RMSC.COM	May 12 2023 22:36:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5445422	^ MEBN	May 12 2023 18:34:26	Synchrony Bank/Lenscrafters, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5445423	^ MEBN	May 12 2023 18:34:27	US Bank Trust National Association, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
			US Bank Trust National Association, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609, US Bank Trust National Association, Bankruptcy Department 75381-4609

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		US Bank Trust National Association
cr		US Bank Trust National Association, Not In Its Ind
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5109208	*+	Marcelles Rudolph Toussaint, 151 Pinewood Dr. N, E.Stroudsburg, PA 18302-8677

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2023 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper amps@manleydeas.com
Ashlee Crane Fogle	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper afogle@rascrane.com
Brian C Nicholas	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
Heather Stacey Riloff	on behalf of Creditor Seterus Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae") heather@mvrlaw.com, Michelle@mvrlaw.com
Jack N Zaharopoulos	TWecf@pAMD13trustee.com
James Warmbrodt	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper bkgroup@kmllawgroup.com
Lorraine Gazzara Doyle	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper ldoyle@logs.com LOGSECF@logs.com
Mario J. Hanyon	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper wbefc@brockandscott.com mario.hanyon@brockandscott.com
Monroe County Tax Claim Bureau	TZito@monroecountypa.gov TZito@monroecountypa.gov;CTreible@monroecountypa.gov
Tullio DeLuca	on behalf of Debtor 1 Marcelles Rudolph Toussaint tullio.deluca@verizon.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1	<b>Marcelles Rudolph Toussaint</b>		Social Security number or ITIN xxx-xx-7194	
	First Name	Middle Name	EIN _____	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN _____
	First Name	Middle Name	Last Name	EIN _____
United States Bankruptcy Court Middle District of Pennsylvania				
Case number: <b>5:18-bk-03915-MJC</b>				

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Marcelles Rudolph Toussaint  
aka Rudolph M. Toussaint, aka Rudolph  
Toussaint, aka Rudolph Marcelles Toussaint,  
aka M. Rudolph Toussaint

**By the  
court:**

5/12/23



Mark J. Conway, United States  
Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

Form 3180W

**Chapter 13 Discharge**

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**